

Fill in this information to identify the case:	
Debtor 1	<u>Kirk A. Schilling aka Kirk Alfred Schilling</u>
Debtor 2 (Spouse, if filing)	<u>Jennifer R. Schilling aka Jennifer Rebecca Schilling</u>
United States Bankruptcy Court for the:	<u>Southern</u> District of <u>Illinois</u> (State)
Case number	<u>16-30026-lkg</u>

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: PHH Mortgage CorporationCourt claim no. (if known): N/A

Last 4 digits of any number you use to
Identify the debtor's account: 3357

Date of payment change:
Must be at least 21 days after
date of this notice 10/01/2020

New total payment \$1,415.60
Principal, interest, and escrow, if
any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$569.37New escrow payment: \$634.68**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable non-bankruptcy law. If a notice is not attached, explain why: _____

Current interest rate _____ %

New interest rate: _____ %

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Kirk A. Schilling aka Kirk Alfred Schilling
 First Name Middle Name Last Name

Case number (if known) 16-30026-lkg

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

/s/ Joel P. Fonferko
 Signature

Date 7/29/2020

Print Joel P. Fonferko
 First Name Middle Name Last Name

Title Attorney for Creditor

Company Codilis & Associates, P.C.

Address 15W030 North Frontage Road, Suite 100
 Number Street

Burr Ridge IL 60527
 City State ZIP Code

Contact phone (630) 794-5300

Email bankruptcy@il.cslegal.com

File #14-19-07989

CERTIFICATE OF SERVICE

The undersigned, an attorney, hereby certifies that I have served a copy of this Notice upon the parties listed below, as to the Trustee and Debtor's attorney via electronic notice on July 29, 2020 and as to the debtor by causing same to be mailed in a properly addressed envelope, postage prepaid, from 7140 Monroe Street, Willowbrook, IL 60527 before the hour of 5:00 PM on July 29, 2020.

Russell C Simon , Chapter 13 Trustee, 24 Bronze Pointe, Swansea, IL 62226 by electronic notice through ECF

Kirk A. Schilling aka Kirk Alfred Schilling, Jennifer R. Schilling aka Jennifer Rebecca Schilling, Debtor(s), 324 Harvest St., Millstadt, IL 62260

Ronald Allan Buch, Attorney for Debtor(s), 5312 W Main St , Belleville, IL 62226 by electronic notice through ECF

Office of U.S. Trustee, 401 Main St., #1100, Peoria, IL 61602 by electronic notice through ECF

/s/ Joel P. Fonferko

Berton J. Maley ARDC#6209399
Rachael A. Stokas ARDC#6276349
Peter C. Bastianen ARDC#6244346
Joel P. Fonferko ARDC#6276490
Brenda Ann Likavec ARDC#6330036
MaryAnn G. Black #59899MO
Codilis & Associates, P.C.
15W030 North Frontage Road, Suite 100
Burr Ridge, IL 60527
(630) 794-5300
File #14-19-07989

NOTE: This law firm is a debt collector.

Your annual escrow statement
July 13, 2020

Loan number [REDACTED]

Questions?**Visit us at**
www.MortgageQuestions.com
Call toll free 1-888-820-6474
Fax 1-856-917-8300[REDACTED]
KIRK A SCHILLING
JENNIFER R SCHILLING
324 HARVEST ST
MILLSTADT, IL 62260
[REDACTED]**PERSONAL INFORMATION REDACTED****Why am I getting this statement?**

In accordance with federal guidelines your escrow account is reviewed at least one time per year; however, certain circumstances may require an additional review. This statement is a result of that review known as an escrow analysis statement, which determines if sufficient funds are available to pay your taxes and/or insurance. This statement is a projection of your escrow account and may also include a history of the escrow activity on your loan since the time you last received an escrow analysis statement. The enclosed update follows notice of the account's involvement in a bankruptcy petition, filed on January 13, 2016 under chapter 13 of the Bankruptcy Code. This statement should be reviewed carefully. The mortgage payment may be affected. Please contact us at the number above if this account is not part of a Chapter 13 proceeding or plan. If this account has filed for any other Bankruptcy protection or received an Order of Discharge in a Chapter 7 bankruptcy case, or received any other discharge under the U.S. Bankruptcy Code that applied to the referenced property, please be advised that this Notice is for information purposes only and not intended as an attempt to collect a debt against you personally.

What does this mean to me?

Because your escrow account is projected to have less money than is needed, there is a shortage of **\$803.41**.

Option 1) Do Nothing: The monthly shortage for the next 12 months is **\$66.95** and will automatically be added to your monthly payment beginning **October 2020**. Your new monthly payment for **October 2020** will be **\$1,415.60**.

Option 2) Pay the escrow shortage as a lump sum using the attached shortage coupon. If you pay your escrow shortage by **September 20, 2020**, then your new monthly payment will be **\$1,348.65** effective with your **October 2020** mortgage payment.

What is a shortage?

A shortage is the difference between the **anticipated** escrow balance and the **required** escrow balance at the beginning of the analysis cycle. A shortage typically results from changes in taxes and/or insurance. Please refer to the enclosed FAQ for additional information.

Anticipated escrow account balance (as of September 30, 2020):	\$797.84
Required escrow account balance (as of September 30, 2020):	\$1,601.25
Difference resulting in an escrow account shortage:	\$803.41

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is provided purely for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally. As may be required by state law, you are hereby notified that a negative credit report reflecting on an account holder's credit record may be submitted to a credit reporting agency if credit obligation terms are not fulfilled.

Tear off here

See reverse →

Page 1 of 3

Escrow analysis
Coupon

Borrower Name: KIRK A SCHILLING

Loan Number: [REDACTED]

☐ I choose to repay the shortage of \$ _____ in full.**Shortage Amount: \$803.41**

Make the check payable to **PHH Mortgage Services** and mail it with this coupon in the envelope provided. Your lump sum payment must be received by **September 20, 2020** to be effective with your **October 2020** payment.

You may also pay your shortage online by visiting the website shown at the top of this statement.

PHH Mortgage Services
PO BOX 371867
PITTSBURGH, PA 15250-7867
[REDACTED]

What is my new monthly payment?**The following table reflects your current monthly payment and new monthly payment for each option:**

	Current Payment	New Payment with Shortage - Opt 1	New Payment without Shortage - Opt 2
Principal & Interest	\$780.92	\$780.92	\$780.92
Escrow Deposit	\$569.37	\$567.73	\$567.73
Escrow Shortage		\$66.95	
Total Payment	\$1,350.29	\$1,415.60	\$1,348.65

If your payment is issued by a third party, or if you make payments through a bill pay service, then please make sure your new total monthly payment amount is updated with your service provider.

Payment Change Breakdown

Below are the escrow items we anticipate collecting for and paying on your behalf over the next 12 months. To calculate your new monthly escrow payment of \$567.73, we added up the actual or estimated tax and insurance payments for the next 12 months beginning with the October 2020 payment and divided the total by 12. Included for the comparison are the Annual Payments we projected to pay during the **last analysis cycle**, as displayed in detail in the history portion of the escrow analysis statement.

Description	Current Annual Payment	Projected Annual Payment
Taxes	\$4,985.58	\$5,188.82
Insurance	\$1,184.00	\$1,216.00
Mortgage Insurance	\$408.00	\$408.00
TOTAL	\$6,577.58	\$6,812.82

Prior Year Account History and Coming Year Projections

This statement itemizes your actual escrow account transactions since your previous analysis statement or initial disclosure and projects payments, disbursements and balances for the coming year. The projections from your previous escrow analysis are included with the actual payments and disbursements for the prior year. By comparing the actual escrow payment with the previous projections listed, you can determine where a difference may have occurred. When applicable, the letter "E" beside an amount indicates that all or a portion of a payment or disbursement on that row has not yet occurred but is estimated to occur as shown. An asterisk (*) beside an amount indicates a difference from projected activity either in the amount or date.

Projections are included to ensure sufficient funds are available to pay your taxes and/or insurance for the coming year. Under Federal Law (RESPA) the lowest monthly balance in your escrow account should be no less than \$1,067.46 or 1/6th of the total annual projected disbursement from your escrow account, unless your mortgage documents or state law specifies otherwise.

Your projected anticipated lowest account balance of \$264.05 will be reached in August 2021. When subtracted from your minimum required balance of \$1,067.46, an Escrow Shortage results in the amount of \$803.41. These amounts are indicated with **LP**. You will receive an Annual Escrow Account Disclosure Statement reflecting the actual disbursements at the end of the next escrow analysis cycle. However, you should keep this statement for your own records for comparison. If you have any questions about this statement, please call our Customer Service Department toll free at **1-888-820-6474**.

When you provide a check as payment, you authorize us either to use the information from your check to make a one-time electronic fund transfer from your account, or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. If you do not want us to use the information from your check to make a one time electronic funds transfer or if you have any questions, please call us at the phone number shown on the front of this statement.

Change of name or address

If your contact information has changed, please give us the new information below.

Name (first, middle, last)		
Address (number and street)		Suite no.
City	State	Zip code
Home telephone ()	Business telephone ()	Extension
E-mail address		



0700 Hilltop Mortgage Services
P.O. Box 5452
Mt. Laurel, NJ 08054-5452

Your annual escrow statement (continued)

July 13, 2020

KIRK A SCHILLING
JENNIFER R SCHILLING
324 HARVEST ST
MILLSTADT, IL 62260

Loan number [REDACTED]

Questions?

Visit us at
www.MortgageQuestions.com
Call toll free 1-888-820-6474
Fax 1-856-917-8300

Escrow account projections for the coming year

Date	Description	Anticipated amounts paid into your escrow account (\$)	Anticipated amounts paid out of your escrow account (\$)	Anticipated escrow account balance (\$)	Required escrow account balance (\$)
	Opening balance			797.84	1,601.25
Oct 2020	PMI	567.73	34.00	1,331.57	2,134.98
Nov 2020	PMI	567.73	34.00	1,865.30	2,668.71
Dec 2020	PMI	567.73	34.00	2,399.03	3,202.44
Jan 2021	PMI	567.73	34.00	2,932.76	3,736.17
Feb 2021	PMI	567.73	34.00	3,466.49	4,269.90
Mar 2021	PMI	567.73	34.00	4,000.22	4,803.63
Mar 2021	HAZARD INS.		1,216.00	2,784.22	3,587.63
Apr 2021	PMI	567.73	34.00	3,317.95	4,121.36
May 2021	PMI	567.73	34.00	3,851.68	4,655.09
May 2021	COUNTY TAX		2,594.41	1,257.27	2,060.68
Jun 2021	PMI	567.73	34.00	1,791.00	2,594.41
Jul 2021	PMI	567.73	34.00	2,324.73	3,128.14
Aug 2021	PMI	567.73	34.00	2,858.46	3,661.87
Aug 2021	COUNTY TAX		2,594.41	264.05	1,067.46 LP
Sep 2021	PMI	567.73	34.00	797.78	1,601.19
Total		\$6,812.76	\$6,812.82		

LP - indicates your required escrow lowest balance

Prior year account History

Date	Description	Amounts paid into your escrow account		Amounts paid out of your escrow account		Escrow account balance	
		Anticipated (\$)	Actual (\$)	Anticipated (\$)	Actual (\$)	Anticipated (\$)	Actual (\$)
	Opening balance					1,542.32	1,347.59
Oct 2019	PMI	548.14	569.37 *	34.00	*	2,056.46	1,916.96
Oct 2019	PMI				34.00*	2,056.46	1,882.96
Nov 2019	PMI	548.14	569.37 *	34.00	*	2,570.60	2,452.33
Nov 2019	PMI				34.00*	2,570.60	2,418.33
Dec 2019	PMI	548.14	569.37 *	34.00	*	3,084.74	2,987.70
Dec 2019	PMI				34.00*	3,084.74	2,953.70
Jan 2020	PMI	548.14	569.37 *	34.00	*	3,598.88	3,523.07
Jan 2020	PMI				34.00*	3,598.88	3,489.07
Jan 2020	HAZARD INS.				1,216.00*	3,598.88	2,273.07
Feb 2020	PMI	548.14	569.37 *	34.00	*	4,113.02	2,842.44
Feb 2020	PMI				34.00*	4,113.02	2,808.44
Mar 2020	PMI	548.14	569.37 *	34.00	*	4,627.16	3,377.81
Mar 2020	HAZARD INS.			1,184.00	*	3,443.16	3,377.81
Mar 2020	PMI				34.00*	3,443.16	3,343.81
Apr 2020	PMI	548.14	569.37 *	34.00	*	3,957.30	3,913.18
Apr 2020	PMI				34.00*	3,957.30	3,879.18
May 2020	PMI	548.14	569.37 *	34.00	*	4,471.44	4,448.55
May 2020	COUNTY TAX			2,492.79	*	1,978.65	4,448.55
May 2020	PMI				34.00*	1,978.65	4,414.55
Jun 2020	PMI	548.14	569.37 *	34.00	*	2,492.79	4,983.92
Jun 2020	PMI				34.00*	2,492.79	4,949.92
Jul 2020	PMI	548.14	569.37 E	34.00	34.00E	3,006.93	5,485.29
Jul 2020	COUNTY TAX				2,594.41*	3,006.93	2,890.88
Aug 2020	PMI	548.14	E	34.00	34.00E	3,521.07	2,856.88
Aug 2020	COUNTY TAX		E	2,492.79	2,594.41E	1,028.28	262.47
Sep 2020	PMI	548.14	569.37 E	34.00	34.00E	1,542.42	797.84
Total		6,577.68	6,263.07	6,577.58	6,812.82		